

Proposed NU Business Name: RANA & MEDIA



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Brief Bio of The Proposed Nobin Udyokta

Name	:	RAJU HOSSAIN
Age	:	20-02-1985(32 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	03 Brothers & 01 Sister
Address	:	Vill: Solimabad, P.O: Abdullah Pur, P.S: Tangibari, Dist: Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAJADA BEGUM
(iii) Father's name	:	LATE.MUSLIM BABUL
(iv) GB member's info	:	Branch: Rampal, Centre # 102(Female), Member ID: 9723, Group No: 13 Member since:01-02-2000(09Years) First loan: BDT 3,000
Further Information:		Existing Loan:22,000 /-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has 02 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-063184
Mother's Contact No.	:	01611-063184
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAJADA BEGUM joined Grameen Bank since 09 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RANA & MEDIA
Location	:	Farin Plaja, Shipahi Para, Munshigonj
Total Investment in BDT	:	BDT 72,000/-
Financing	:	Self BDT 22,000/-(from existing business) 31% Required Investment BDT 50,000/-(as equity) 69%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 08 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing 02 employes.▪Collects goods from Babu bazar▪The Shop is rented▪Agreed grace period is 3 months.

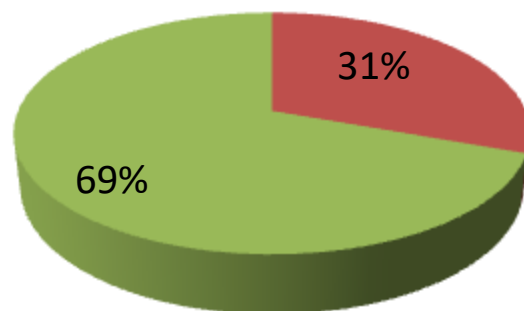
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rojer,Training Paper,Licquid ETC	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			
Rojer,Training Paper,Licquid ETC	2625	78750	945000
Total Variable Expense	2625	78750	945000
Contributon Margin (CM) [C=(A-B)]	875	26250	315000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1200	14400
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		300	3600
Salary (Self)		6000	72000
Mobil Bill		300	3600
Total Fixed Cost (D)		15800	189600
Net Profit (E)= [C-D]		10450	125400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rojor	200	100	20000			0	20000
Traning Paper	50	20	1000				1000
Licquid			1000				1000
Other			0			10000	10000
				Marrage Card		40000	40000
Total	0		22000	0		50,000	72,000

Source of Finance



- Entrepreneur's Contribution
22,000
- Investor's Investment
50,000
- Total 72,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rojer,Training Paper,Licquid ETC	4600	138000	1656000	1738800	1825740
Total Sales(A)	4600	138000	1656000	1738800	1825740
Less Variable Expense (B)					
Rojer,Training Paper,Licquid ETC	3450	103500	1242000	1304100	1369305
Total Variable Expense	3450	103500	1242000	1304100	1369305
Contributon Margin (CM) [C=(A-B)]	1150	34500	414000	434700	456435
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		1200	14400	14700	15000
Transportaion		1000	12000	144000	1728000
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		15800	189600	322000	1906400
Net Profit (E)= [C-D]		18700	224400	235620	247401
Investment Pay Back			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	224,400	235620	247401
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		194400	410020
	Total Cash Inflow	274,400	430,620	657,421
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	80,000	20,000	20,000
3	Net Cash Surplus	194400	410020	637421

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures













